Give yourself a tax break with Dollar Dry Dock's

SPECIAL IRA RATE ON 6-MONTH CDs

10.00% 9.53%

effective annual yield on — annual rate compounded daily

APRIL 15TH IRS DEADLINE FOR OPENING YOUR 1984 IRA.

Now at Dollar Dry Dock, your IRA or IRA Rollover can earn a special 6-month rate. This rate is available for contributions and transfers of existing IRA Plans, as well as for Keogh Plans for self-employed individuals.

If you're looking for a longer-term investment for your IRA or Keogh Plan, Dollar Dry Dock also offers excellent rates on its new 1-5 year IRA-PLU$ CDs.

Whatever your needs, simply talk to any one of our friendly IRA/Keogh experts for all the information and help you need to open your account today. We'll even do the paper work for you on transfers!

Dollar Dry Dock

Nothing feels better than money in the bank.℠

Principal and interest must remain on deposit for one full year to earn the annual yield shown. The above opening rate may vary from time to time and this offer may be revised or withdrawn without prior notice. A penalty of 90 days simple interest for 6 month CDs and 180 days simple interest for 1-5 year CDs is required for withdrawal of principal prior to maturity. The waiver of penalty will not apply to IRA-PLUS Accounts except for death or disability.

There is a required IRS penalty as well as a bank penalty for withdrawals prior to maturity.

For more information call (212) 367-8500, (516) 466-5380, (914) 699-6211, visit any branch or write to Dollar Dry Dock Savings Bank, Pension Services Department, 60 East 42nd Street, New York, NY 10165.

OPEN BY MAIL!

Yes, open a Dollar Dry Dock **IRA Account** for me immediately. Enclosed is my check for $_____ (make check payable to Dollar Dry Dock Savings Bank).

Apply my IRA contribution as follows:

$_____ 1984 $_____ 1985

I qualify as a (check one):

☐ Individual Contributor (maximum annual contribution $2,000)

☐ Married with non-working spouse (maximum annual contribution $2,250)

☐ Married with both spouses working (maximum annual contribution $4,000)

Invest my contribution in a (check one):

☐ **6 Month CD** – $1,000 minimum

☐ **1 Year IRA-PLU$ Account CD** – $1,000 minimum

☐ **2 Year IRA-PLU$ Account CD** – $1,000 minimum

☐ **3 Year IRA-PLU$ Account CD** – $1,000 minimum

☐ **4 Year IRA-PLU$ Account CD** – $1,000 minimum

☐ **5 Year IRA-PLU$ Account CD** – $1,000 minimum

☐ I want to transfer my existing IRA to Dollar Dry Dock. Please send me what I'll need.

Contributor Name _____

Social Security # ___ / ___ / ___

Amount to be contributed in that name $_____

Contributor Name _____

Social Security # ___ / ___ / ___

Amount to be contributed in that name $_____

Address _____

City _____ State _____ Zip _____

Telephone ( ) _____

Mail to: **Dollar Dry Dock Savings Bank**
742 Lexington Avenue
New York, NY 10022
Attn: Marketing Department

I certify under penalty of perjury, that the above information is correct and that I am not subject to backup withholding under section 3406 (a)(1)(C) of Internal Revenue Code.

Signature(s) _____

Dollar Dry Dock Savings Bank Member FDIC